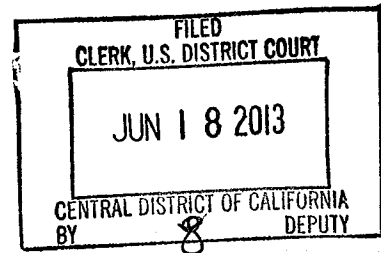


1 Name: Denise Elizabeth  
 2 Address: 70622 S. Broadway #5  
 3 Redondo Beach, California  
 4 Phone: \_\_\_\_\_  
 5 Fax: \_\_\_\_\_  
 6 In Pro Per



7 UNITED STATES DISTRICT COURT  
 8 CENTRAL DISTRICT OF CALIFORNIA

9 CASE NUMBER:

10  
 11 Plaintiff

CV 12-7719-CAS (VBKx)

12  
 13  
 14  
 15 Defendant(s).

Notice

16  
 17  
 18 Claim & Abatement  
 19 Refusal for Cause  
 20  
 21  
 22  
 23  
 24  
 25  
 26  
 27  
 28



**IRS** Department of the Treasury  
Internal Revenue Service

ACS SUPPORT  
PO BOX 24017  
FRESNO, CA 93779-4017

Date:  
JUNE 05, 2013

Taxpayer Identification Number:  
XXX-XX-0482 C 01

Case Reference Number:  
3556867590

Caller ID: 989392

Contact Telephone Number:  
TOLL FREE: 1-800-829-7650  
BEST TIME TO CALL:  
MON - FRI 8:00 AM TO 8:00 PM LOCAL  
ASISTENCIA EN ESPANOL 1-800-829-7650

DENISE ELIZABETH  
622 S BROADWAY APT 5  
REDONDO BEACH CA 90277-4207057

002456

### Please Call Us About Your Overdue Taxes or Tax Returns

Although you may have responded to our previous notices or contact, your tax issue is still not resolved. As a result, your account has been assigned to this office for enforcement action, which could include seizing your wages or property. It's important that we hear from you within 10 days from the date of this letter.

IF YOU AREN'T ABLE TO PAY YOUR OVERDUE AMOUNT IN FULL, please call the telephone number shown above. Be ready to tell us your monthly income and expenses so we can help you arrange a payment plan.

IF YOU CAN FILE YOUR TAX RETURN WITH FULL PAYMENT, mail it to us within 10 days from the date of this letter. To help us apply your payment correctly, write your taxpayer identifying number and tax period on your check or money order and make it payable to the United States Treasury. Please send us your tax return and payment along with the enclosed return cover sheet in the envelope provided. Keep this letter for your records.

IF YOU CAN'T FILE YOUR TAX RETURN WITHIN 10 DAYS, please call us at the telephone number shown above. To help us determine if you need to file, be ready to provide us with your filing information. For an individual return, this includes your income, filing status, and total federal taxes withheld. For a business return, this includes wages paid, number of employees, and payroll Federal Tax Deposits (FTD) made.

IF YOU WOULD LIKE SOMEONE ELSE to call us for you, we must have a signed statement from you allowing us to disclose your tax information to this person. You should make your statement on Form 2848, "Power of Attorney and Declaration of Representative", which you can get from any IRS office or download from the IRS web site ([www.irs.gov](http://www.irs.gov)). You must send us a copy of the completed form before your representative calls.

Enclosures:  
Return Cover Sheet  
Envelope

*[Signature]*

Operations Manager, Automated Collection System



\*617750482113\*

Pay By Date: 06-26-2013

Account Summary		DENISE ELIZABETH		XXX-XX-0482	
Type of Tax	Period Ending	Assessed Balance	Accrued Interest	Late Payment Penalty	Total
CIVPEN	12-31-2011	\$ 5,000.00	\$ 99.53	\$ 0.00	\$ 5,099.53
				Total Amount Due	\$ 5,099.53
Type of Tax	Period Ending	Name of Return			

Taxpayer Identification Number:

XXX-XX-0482

Case Reference Number:

3556867590



002456

## *Penalty and Interest*

The penalty and interest charges on your account are explained below. If you want a more detailed explanation of your penalty and interest, please call the telephone number listed on the front of this notice/letter.

### **Paying Late - Internal Revenue Code Sections 6651(a)(2), a(3) and (d)(1)**

We charge a late payment penalty of 1/2 percent of the tax owed for each month or part of a month the tax remains unpaid from the due date, up to a maximum of 25 percent of the tax due. The 1/2 percent increases to 1 percent for each subsequent month or part of a month if the tax remains unpaid 10 days after the IRS issues a notice of intent to levy.

### **Interest - IRC Section 6601**

We charge interest when your tax is not paid on time. Interest is computed from the due date of your return (regardless of extensions) until paid in full. Interest is also charged on penalties for late filing, late payment, over or understating valuations, and substantially understating the tax you owe. Interest compounds daily, except on late or underpaid estimated income taxes for individuals or corporations.

**Corporate Interest** - We charge additional interest of 2 percent if, according to our records, you didn't make your corporate tax (income, employment, excise, etc.) payment within 30 days after we notified you of the underpayment of tax. This interest begins on the 31st day after we notify you of the underpayment on tax amounts you owe over \$100,000, minus your timely payments and credits.



**IRS** Department of the Treasury  
Internal Revenue Service  
ACS SUPPORT  
PO BOX 24017  
FRESNO, CA 93779-4017

Case Reference Number:  
3556867590 WI

Date:  
JUNE 05, 2013  
Taxpayer Identification Number:  
XXX-XX-0482 C 01

002456.193660.0009.001 1 MB 0.405 864



Contact Telephone Number:  
TOLL FREE: 1-800-829-7650  
BEST TIME TO CALL:  
MON - FRI 8:00 AM TO 8:00 PM LOCAL  
ASISTENCIA EN ESPANOL 1-800-829-7650

DENISE ELIZABETH  
622 S BROADWAY APT 5  
REDONDO BEACH CA 90277-4207057



002456

*Refusal*

Provide Us With Your Telephone Numbers So We May Contact You

Home: \_\_\_\_\_ Best time to call: \_\_\_\_\_

Work : \_\_\_\_\_ Best time to call: \_\_\_\_\_

Enclose your payment, tax returns or other correspondence and return with this cover sheet.

Fold this cover sheet so our address appears in the window of the enclosed envelope.

*for pause*

FOLD HERE and return with your reply

FOLD HERE and return with your reply

Automated Collection System  
LT16

ACS Case Reference Number:  
3556867590

MFT/TXPD: 55 /201112

Amount Enclosed:\$ \_\_\_\_\_

Internal Revenue Service  
ACS SUPPORT  
PO BOX 24017  
FRESNO, CA 93779-4017



<b>Form 843</b> (Rev. August 2011) Department of the Treasury Internal Revenue Service	<b>Claim for Refund and Request for Abatement</b>  ▶ See separate instructions.	OMB No. 1545-0024
---	---	-------------------

Use Form 843 if your claim or request involves:

- (a) a refund of one of the taxes (other than income taxes or an employer's claim for FICA tax, RRTA tax, or income tax withholding) or a fee, shown on line 3,
- (b) an abatement of FUTA tax or certain excise taxes, or
- (c) a refund or abatement of interest, penalties, or additions to tax for one of the reasons shown on line 5a.

**Do not** use Form 843 if your claim or request involves:

- (a) an overpayment of income taxes or an employer's claim for FICA tax, RRTA tax, or income tax withholding (use the appropriate amended tax return),
- (b) a refund of excise taxes based on the nontaxable use or sale of fuels, or
- (c) an overpayment of excise taxes reported on Form(s) 11-C, 720, 730, or 2290.

Name(s) <b>Denise Elizabeth</b>	Your social security number <b>TRUST</b> <b>047-05-0482</b>
Address (number, street, and room or suite no.) <b>c/o 622 South Broadway, #5</b>	Spouse's social security number <b>n/a</b>
City or town, state, and ZIP code <b>Redondo Beach, California [90277]</b>	Employer identification number (EIN) <b>n/a</b>
Name and address shown on return if different from above	Daytime telephone number <b>none</b>

<b>1 Period.</b> Prepare a separate Form 843 for each tax period or fee year. From <b>1/1/2011</b> to <b>12/31/2011</b>	<b>2 Amount</b> to be refunded or abated: \$ <b>8,512.58 (See Attachment)</b>
--	--

**3 Type of tax or fee.** Indicate the type of tax or fee to be refunded or abated or to which the interest, penalty, or addition to tax is related.

☐ Employment
 ☐ Estate
 ☐ Gift
 ☐ Excise
 ☒ Income
 ☒ Fee

**4 Type of penalty.** If the claim or request involves a penalty, enter the Internal Revenue Code section on which the penalty is based (see instructions). IRC section:

**5a Interest, penalties, and additions to tax.** Check the box that indicates your reason for the request for refund or abatement. (If none apply, go to line 6.)

☐ Interest was assessed as a result of IRS errors or delays.  
☐ A penalty or addition to tax was the result of erroneous written advice from the IRS.  
☒ Reasonable cause or other reason allowed under the law (other than erroneous written advice) can be shown for not assessing a penalty or addition to tax.

**b Date(s) of payment(s) ▶**

**6 Original return.** Indicate the type of fee or return, if any, filed to which the tax, interest, penalty, or addition to tax relates.

☐ 706
 ☐ 709
 ☐ 940
 ☐ 941
 ☐ 943
 ☐ 945  
☐ 990-PF
 ☒ 1040
 ☐ 1120
 ☐ 4720
 ☐ Other (specify) ▶

**7 Explanation.** Explain why you believe this claim or request should be allowed and show the computation of the amount shown on line 2. If you need more space, attach additional sheets.

I am with the cognizance of your writing dated June 5, 2013 Letter 2050. It comes down to this simple principal, what is my intent, and; It is my express intent to operate [the] DENISE ELIZABETH LAM in honor, but I do not wish to trespass upon you, and; I find that my name is not expressed on the dual purpose Federal Reserve Note/United States Note and as such, I am without accommodation or surety and I refuse to "order up" new credit in naked endorsement but I rather choose to redeem said Note by making my demand for lawful money in accord with Title 12 U.S.C. §411. (CONTINUES ON ATTACHMENT)

**Signature.** If you are filing Form 843 to request a refund or abatement relating to a joint return, both you and your spouse must sign the claim. Claims filed by corporations must be signed by a corporate officer authorized to sign, and the officer's title must be shown.

Under penalties of perjury, I declare that I have examined this claim, including accompanying schedules and statements, and, to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Signature Denise Elizabeth Date 6/12/2013  
 Signature (if preparer's name) \_\_\_\_\_ Date \_\_\_\_\_  
 Preparer's name \_\_\_\_\_ Preparer's signature \_\_\_\_\_ Date \_\_\_\_\_  
 Check ☐ if self-employed PTIN \_\_\_\_\_  
 Firm's name ▶ \_\_\_\_\_ Firm's EIN ▶ \_\_\_\_\_  
 Firm's address ▶ \_\_\_\_\_ Phone no. \_\_\_\_\_

**Paid Preparer Use Only**

ATTACHMENT for  
**Form 843 Claim for Refund**

**FOR REFUND:**

Federal withholding 2011	\$6,674.22
California withholding 2011	<u>\$1,838.36</u>
	\$8,512.58

**Explanation**

I am with the cognizance of your writing dated June 5, 2013 Letter 2050.

It comes down to this simple principal, what is my intent, and; It is my express intent to operate [the] DENISE ELIZABETH LAM in honor, but I do not wish to trespass upon you, and; I find that my name is not expressed on the dual purpose Federal Reserve Note/United States Note and as such, I am without accommodation or surety and I refuse to "order up" new credit in naked endorsement but I rather choose to redeem said Note by making my demand for lawful money in accord with Title 12 U.S.C. §411. It was never my will and intent to gift or pledge to you, the energy of my labor, love, or life and the presumption should not exist that the IRS has the right to seize property as proposed. If the IRS were to levy bank account property or any of my property that has been lawfully deposited and/or redeemed, or purchased with redeemed lawful money interesting legal and jurisdictional issues would result considering all of said account(s) and transactions contain redeemed lawful money in accord with Title 12 U.S.C. §411. I, Denise Elizabeth, a woman living under the grace of Yehoshuah (Jesus CHRIST), my Redeemer and my Savior, in covenant relationship with Yehovah my Elohiym, desire to live in peace and absent trespass on any other person's or agency's rights or interests. Please reference the attached Exhibits A1, A13, A23 for proof of all redeemed transactions are in Lawful Money in accord with Title 12 U.S.C. §411.

Also Exhibit B-1, previous Form 843 Claim for Refund and Request for Abatement.

Furthermore if I had known in good faith that I might have been redeeming lawful money all along I would have been doing so since my first paycheck ever. This accuses the IRS and Treasury of fraud by omission.



**ATTACHMENT for**  
**Form 843 Claim for Refund and Request for Abatement**

**FOR ABATEMENT:**

Pending Frivolous Claim: \$5,000.00

**FOR REFUND:**

Federal withholding 2011 \$6,674.22

California withholding 2011 \$1,838.36  
 \$13,512.58

All Refund requests for FICA, SSI, Unemployment and other insurance premiums have been removed from this Claim. I apologize for that mistake made by my tax preparer.

**Explanation.**

I am with the cognizance of your writing dated September 24, 2012 Notice CP15 and I have carefully read your Notice 2007-30, have studied the citations too and cannot find that demanding Lawful Money is a "Frivolous Argument"; and, it comes down to this simple principal, what is my intent, and; It is my express intent to operate [the] DENISE ELIZABETH LAM in honor, but I do not wish to trespass upon you, and; I find that my name is not expressed on the dual purpose Federal Reserve Note/United States Note and as such, I am without accommodation or surety and I refuse to "order up" new credit in naked endorsement but I rather choose to redeem said Note by making my demand for lawful money in accord with Title 12 U.S.C. §411. It was never my will and intent to gift or pledge to you, the energy of my labor, love, or life and the presumption should not exist that the IRS has the right to seize property as proposed. If the IRS were to levy bank account property or any of my property that has been lawfully deposited and/or redeemed, or purchased with redeemed lawful money interesting legal and jurisdictional issues would result considering all of said account(s) and transactions contain redeemed lawful money in accord with Title 12 U.S.C. §411. I, Denise Elizabeth, a woman living under the grace of Yehoshuah (Jesus CHRIST), my Redeemer and my Savior, in covenant relationship with Yehovah my Elohiym, desire to live in peace and absent trespass on any other person's or agency's rights or interests. Please reference the attached Exhibits A1, A13, and A23 for proof of all redeemed transactions are in Lawful Money in accord with Title 12 U.S.C. §411. Furthermore if I had known in good faith that I might have been redeeming lawful money all along I would have been doing so since my first paycheck ever. This accuses the IRS and Treasury of fraud by omission.



THE BUSINESS INSTITUTE

P.O. BOX 4850  
WEEHAWKEN, NJ 07086

CAPITAL ONE BANK

50-791  
214

Employee No.	Pay Date	Check No.
L01 XXX-XX-0482	01/18/11	299

PAY

\*\*\*ONE THOUSAND NINE HUNDRED NINETY-ONE & 98/100 DOLLARS

\$\$\$1991.98

TO THE  
ORDER  
OF

DENISE LAM  
622 SOUTH BROADWAY #5  
REDONDO BEACH CA 90277

*[Signature]*

AUTHORIZED SIGNATURE

⑈00000299⑈ ⑆021407912⑆411 40 05657⑈

*Demanded to pay the money  
per title 12 US Sec 411*

100's

7B 91395416C (B2)  
IL 43456935D (L12)  
B C90611613C (B2)  
- 27682663 (CFL6)  
- 63757551A (L12)  
5573223.2X (B2)  
62499459B (FL6)  
47517597D (B2)  
87206785A (L12)  
39223527D (K11)  
62021045A (FL6)  
79926046C (CR2)

17B 48271703 G (B2)  
DB C5604969B (B2)  
HC 05744331A (C3)  
IL 55318427B (L12)  
DB 53518310B (B2)  
AC 21657054A (ES)  
FG 24552907B (G7)  
2012 CD 35595136A (D4) 1960  
EL 89582361E (L12) 40  
Sols  
EL 42302736A (L12) 50  
13: (one)  
G 05709035B E4  
4 (9)

**Exhibit:**  
**A-1**

THE BUSINESS INSTITUTE  
P.O. BOX 4850  
WEEHAWKEN, NJ 07086

CAPITAL ONE BANK

Employee No.	Pay Date	Check No.
L01 XXX-XX-0482	07/07/11	316

PAY

\*\*\*ONE THOUSAND FOUR HUNDRED EIGHTY-EIGHT & 67/100 DOLLARS

\*\*\*\*1488.67

TO THE  
ORDER  
OF

DENISE LAM  
622 SOUTH BROADWAY #5  
REDONDO BEACH CA 90277

*[Signature]*

AUTHORIZED SIGNATURE

⑈00000316⑈ ⑆021407912⑆411 40 05657⑈

*Demand for lawful money  
as per Title 18 USC Sec 413*

100's

AG 13515131 A G7

HG 264533 US 1A C7

FH 29095292 A H8

FG 61256995A G7

HC 42184843A C3

HG 97992962 A G7

CF 76327392 A F6

DE 396840914 B2

GF 50798300 B F6

HA 12765141A A1

E 58667881B E5

B 37169279D B2

HD 63976594 B D4

AB 95827450A B2

20's

GC 72824704 A C3

EF 24727900 D F6

GL 22944838 A U2

IK 91037524C K11

5's

IT 01748275A J10

1's

L19306916 B A1  
L6329734A C4 (10)

**Exhibit:**  
**A13**

P.O. BOX 4850  
WEEHAWKEN, NJ 07086

CAPITAL ONE BANK

Employee No.	Pay Date	Check No.
L01 XXX-XX-0482	12/13/11	336

PAY

\*\*\*ONE THOUSAND EIGHT HUNDRED FORTY-EIGHT & 46/100 DOLLARS

\$\$\$1848.46

TO THE  
ORDER  
OF

**DENISE LAM**  
622 SOUTH BROADWAY #5  
REDONDO BEACH CA 90277

AUTHORIZED SIGNATURE

⑈00000336⑈ ⑆021407912⑆411 40 05657⑈

*Demand for labor money  
per Title 12 US Section 411*

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.  
IF SIGNATURE IS REQUIRED, SIGN HERE.

100S:

1003166761710  
317087886 P B2  
10033106766 B2  
307371100 F B2  
131910453 A ES  
432006171 A FC  
85000550 CL2  
342809955 N B2  
805205241 A ES  
1878784464 A C3

00781922361 A B2  
H1246771290 A B2  
FJ343707511 A J10  
H130669953 P B2  
FL46265004 B L12  
BR24296898 B B2  
H1007261471 A D4  
H138642337 E B2

512  
H124092587 C FC

13  
L71387203 F B12  
L79117240 E D12  
K23018170 C D11

202  
EA14656588 F FV  
1L40970854 E L12  
6 ⑪

**Exhibit**  
**A-23**